

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
HARRISBURG DIVISION**

In re: RICHARD M. HOPE	§	Case No. 1:12-bk-02639
CATHERINE L. HOPE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

CHARLES J. DEHART, III, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/30/2012.
- 2) The plan was confirmed on 01/10/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 02/11/2013, 01/10/2014, 06/04/2014, 01/07/2016, 01/08/2016.
- 5) The case was completed on 09/12/2017.
- 6) Number of months from filing or conversion to last payment: 64.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$63,862.50.
- 10) Amount of unsecured claims discharged without full payment: \$352,966.18.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 196,943.51	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 196,943.51

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,781.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 9,907.52	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 12,688.52
Attorney fees paid and disclosed by debtor(s):	\$ 1,219.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ROBERT E. CHERNICOFF, ESQUIRE	Lgl	0.00	NA	NA	2,781.00	0.00
PSECU	Uns	4,745.91	3,900.17	3,900.17	308.13	0.00
NCO FINANCIAL SYSTEMS INC	Uns	575.00	621.94	621.94	49.14	0.00
NCO FINANCIAL SYSTEMS INC	Uns	0.00	696.77	696.77	55.05	0.00
NCO FINANCIAL SYSTEMS INC	Uns	0.00	335.40	335.40	26.50	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	12,857.51	12,857.51	1,015.79	0.00
ECAST SETTLEMENT CORP	Uns	769.00	888.18	888.18	70.17	0.00
ECMC	Uns	13,048.00	9,025.32	9,025.32	713.03	0.00
INTERNAL REVENUE SERVICE	Pri	101,200.00	163,444.75	163,418.47	163,418.47	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	163,444.75	26.28	2.08	0.00
US DEPT OF HEALTH & HUMAN	Uns	0.00	3,755.09	3,755.09	296.67	0.00
WEINSTEIN & RILEY PS	Uns	10,775.00	8,222.26	8,222.26	649.59	0.00
PORTFOLIO RECOVERY	Uns	0.00	5,309.00	5,309.00	419.43	0.00
PORTFOLIO RECOVERY	Uns	5,808.00	5,808.45	5,808.45	458.89	0.00
DITECH	Sec	387,517.00	368,097.13	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP	Sec	21,167.00	20,318.60	0.00	0.00	0.00
COMMONWEALTH OF	Pri	25,900.00	21,394.45	13,145.00	13,145.00	0.00
COMMONWEALTH OF	Uns	0.00	21,394.45	8,248.80	651.68	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BECKET & LEE	Uns	1,296.00	3,256.90	3,256.90	257.31	0.00
PORTFOLIO RECOVERY	Uns	2,819.00	2,819.16	2,819.16	222.72	0.00
PORTFOLIO RECOVERY	Uns	863.00	915.34	915.34	72.31	0.00
SEIKO OPTICAL PRODUCTS INC	Uns	0.00	4,332.52	4,332.52	342.29	0.00
LEAF FUNDING	Uns	36,000.00	26,337.33	26,337.33	2,080.74	0.00
JPMORGAN CHASE BANK, NA	Sec	66,429.00	66,417.81	0.00	0.00	0.00
HACIENDA REAL DEL MAR	Sec	9,600.00	NA	NA	0.00	0.00
ABB CONCISE	Uns	23,351.34	NA	NA	0.00	0.00
ADVANTA	Uns	15,555.00	NA	NA	0.00	0.00
CAMPBELL HIGHTOWER & ADAMS	Uns	19,647.00	NA	NA	0.00	0.00
MARCOLIN	Uns	7,933.48	NA	NA	0.00	0.00
AT&T	Uns	2,109.24	NA	NA	0.00	0.00
LANCASTER GENERAL HOSP	Uns	357.00	NA	NA	0.00	0.00
UNION NAT'L COMM BANK	Uns	190,000.00	NA	NA	0.00	0.00
WEST SHORE COUNTRY CLUB	Uns	4,215.38	NA	NA	0.00	0.00
YELLOWBOOK	Uns	11,903.55	NA	NA	0.00	0.00
SUSAN L. HENRY	Adm	0.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 176,563.47	\$ 176,563.47	\$ 0.00
TOTAL PRIORITY:	\$ 176,563.47	\$ 176,563.47	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 97,356.42	\$ 7,691.52	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,688.52	
Disbursements to Creditors	\$ 184,254.99	
TOTAL DISBURSEMENTS:		\$ 196,943.51

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 02/12/2018

By: /s/ CHARLES J. DEHART, III
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.